

March 31, 2020

Dear Shareholder:

ANNUAL SHAREHOLDER MEETING POSTPONED

Our first priority is to protect the health and safety of our employees, customers, and you. Due to the COVID-19 pandemic, we are postponing the Annual Shareholder Meeting which was scheduled for Monday, April 20, 2020. **We have tentatively rescheduled the meeting for Monday, June 29, 2020.** We will continue to evaluate the situation and will send timely notice of the meeting. If you would like to know more about Washington Trust Bank's response to the COVID-19 pandemic, please visit us at www.watrust.com.

ANNUAL REPORT IS AVAILABLE ON THE WEBSITE

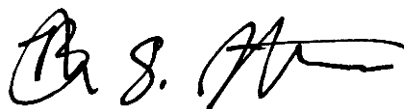
The 2019 Annual Report is available on the website investor page at www.watrust.com/about/investor-relations. In addition, CEO and President, Pete Stanton has included a letter to shareholders and investors concerning his perspectives on the impacts of the pandemic and the company's financial positioning to address the economic impacts of the broad shut-down in response. We have included a courtesy copy for you.

FIRST QUARTER EARNINGS WILL BE AVAILABLE APRIL 23, 2020

The Earnings Report for the first quarter will be available as scheduled on April 23, 2020. The Shareholder Presentation from CFO, Larry Sorensen that is usually delivered at the Annual Shareholder Meeting will also be posted at that time.

If you have any questions, please contact me at (509) 353-3921 or bjackowich@watrust.com.

Sincerely,



Burke D. Jackowich
Corporate Secretary